GRAPEVINE
VISITACION·VALLEY

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Change Coming Soon for Dangerous Valley Intersection

Crossing the street for pedestrians will soon become a lot safer when the corner of Blanken Avenue and Bayshore Boulevard is dedesigned to eliminate a direct crossover to Arleta Avenue. The Department of Parking and Traffic announced that Blanken would be rerouted to the right to meet Bayshore at a 90 degree angle, creating a separate intersection with traffic lights away from Bayshore, Arleta and San Bruno avenues. Palm trees now located in the path of the new roadway will be moved to a small plaza to be built in front of the original Schlage Lock Building on Blanken Avenue.

IRS Reminds Taxpayers Some Refinancing Costs May be Deductible

WASHINGTON - As thousands of people refinance their home mortgages, the Internal Revenue Service reminds taxpayers that they may be eligible to deduct some costs associated with their loans.

Generally, for taxpayers who itemize, the "points" paid to obtain a home mortgage may be deductible as mortgage interest. Points paid to obtain an original home mortgage can be, depending on circumstances, fully deductible in the year paid. However, points paid solely to refinance a home mortgage usually must be deducted over the life of the loan.

For a refinanced mortgage, the interest deduction for points is determined by dividing the points paid by the number of payments to be made over the life of the loan. Usually, this information is available from lenders. Taxpayers may deduct points only for those payments made in the tax year. For example, a homeowner who paid $2,000 in points and who would make 360 payments on a 30-year mortgage could deduct $5.56 per monthly payment, or a total of $66.72 if he or she made 12 payments in one year.

However, if part of the refinanced mortgage money was used to finance improvements to the home and if the taxpayer meets certain other requirements, the points associated with the home improvements may be fully deductible in the year the points were paid. Also, if a homeowner is refinancing a mortgage for a second time, the balance of points paid for the first refinanced mortgage may be fully deductible at pay off.

Other closing costs – such as appraisal fees and other non-interest fees – generally are not deductible. Taxpayers also should be mindful that the amount of their adjusted Gross Income can affect the amount of deductions they can take.

For more information on deductions related to refinancing, taxpayers should visit *www.irs.gov*, Frequently Asked Questions (keyword: refinancing fees), or review Publication 936, "Home Mortgage Interest Deduction." Tax Topic 504, "Home Mortgage Points," and Tax Topic 505, "Interest Expenses," also provide valuable information.

Other tax information on residential real estate can be found in Publication 523, "Selling Your Home," Publication 527, "Residential Rental Property," and Publication 530, "Tax Information for First-Time Homeowners." All publications are available on the IRS Web site or by calling 1-800-829-3676.

Consumer Information for Homeowners Hiring Contractors

SACRAMENTO – The race is on for Californians getting their homes in shape for the winter season with new roofs, insulation, outdoor lighting, gutter clearing, weather stripping, chimney maintenance and more. With one of the busiest times for home improvement right around the corner, the California Contractors State License Board (CSLB) is urging homeowners to give unscrupulous contractors the cold shoulder this winter.

"Whether getting ready for cold weather or the first holiday guests, home improvement projects this time of year come with added stress," said Contractors State License Board Registrar Stephen P. Sands. "It's more important than ever that homeowners exercise their rights when hiring and managing contractors."

Building contractors who perform work on a project priced $500 or more (including labor and materials) must be licensed by the CSLB. This could include such common winter home improvement projects as: caulking and weather stripping windows and doors; installing storm windows; roof repair or replacement; outdoor electrical work; adding or cleaning rain gutters; landscape drainage projects; heater replacement or maintenance, and cleaning heater ducts; and painting, carpet cleaning and other quick spruce ups for holiday guests

CSLB has just produced a new consumer guide, Tips for Hiring a Roofing Contractor: A Consumer's Rights and Responsibilities. This informative pamphlet gives consumers the basics on repairing vs. replacing their roof and how to responsibly manage a roofing project. This and other common sense consumer guides are available free of charge on CSLB's Web site, www.cslb.ca.gov.

The CSLB urges all consumers to follow these tips before proceeding with any remodeling job:

*Get the contractor's license number and contact the CSLB online at www.cslb.ca.gov to determine if the license is valid, current and active.

*Read CSLB's free publications, What You Should Know Before You Hire a Contractor and the Home Improvement Bill of Rights at www.cslb.ca.gov.

*Get at least three bids and check references.

*Insist on a written contract. Write specific descriptions of the work and materials to be used.

*Pay only 10 percent or $1,000 as a down payment, whichever is less.

*Do not pay cash, and do not let the payments get ahead of the work.

"Homeowners have rights – but also responsibilities – when it comes to hiring and managing a building contractor. Most of the problems we see can be prevented if consumers simply do a little home improvement homework before selecting a contractor," concluded Sands.

The Contractors State License Board, which operates under the umbrella of the California Department of Consumer Affairs, licenses and regulates California's 278,000 licensed contractors.

Riders Encouraged To Show Support for Bayview Muni 78 Line

Muni's 78 Bayview Special Line, a pilot project providing hourly bus service midday on Wednesdays between the Bayview neighborhood and the Civic center Farmers' Market is scheduled to be discontinued after Wednesday, Dec. 18 if the number of riders does not significantly increase. Muni is encouraging riders to use this service to keep the line in operation beyond the planned project termination date.

The 78-line pilot project resulted as part of the Bayview Health Crisis Task Force, providing hourly midday service on Wednesdays between Palou Avenue and Third Street to Hyde and Fulton streets in the Civic Center area, with stops at San Francisco General Hospital and the Potrero Center.

Supervisor Maxwell Wins District 10 Unopposed

Supervisor Sophie Maxwell was reelected to serve District 10 on Nov. 5 by receiving 9,711 votes. Running unopposed, Maxwell tallied more than 97 percent of the vote against 254 write-in candidates.

HUD Report Shows Housing Discrimination on the Decline

WASHINGTON - A HUD study released Nov. 7, Discrimination in Metropolitan Housing Markets: Phase I, shows that housing discrimination nationwide against African Americans and Hispanics looking to buy a home is down more than 25 percent since 1989. For those seeking to rent a unit, housing discrimination against African Americans is down 18 percent, but is unchanged for Hispanics.

"These results illustrate that we are making efforts but there is still work to be done," said Housing and Urban Development Secretary Mel Martinez. "Every American should have equal access to housing opportunities."

"The downward trend reflected in the study and a more targeted education and enforcement effort on our behalf will help us to achieve the President's goal of 5.5 million new minority homeowners by the end of the decade," added Martinez.

"The increased homeownership rates for African Americans and Hispanics in the third quarter of 2002, reflect that we are knocking down barriers and opening doors for more minorities."

The study is the most ambitious effort to date to measure the extent of housing discrimination in the United States against persons because of their race or ethnicity. Conducted by The Urban Institute, this is the third nationwide effort sponsored by HUD to measure the amount of discrimination faced by minority home seekers. The previous studies were conducted in 1977 and 1989. *See Page 8*

FCC Revisits Its Telemarketing Rules

by Consumer and Governmental Affairs Bureau, Federal Communications Commission

Telemarketing has been around for decades, yet the last dozen years have seen an explosive growth in the number of daily solicitations, now by e-mail and fax as well as by telephone. The telemarketing industry has grown from a remarkable $435 billion in sales in 1990 to $600 billion in the last year.

But not all consumers are happy with these statistics. Examples of complaints filed with the Federal Communications Commission (FCC) are from a busy mom trying to home school her children during the week, but telemarketer calls constantly interrupt. Another daughter complained that incessant telemarketer calls tie up the line so that she could not reach her elderly mother, whose fax line also bleated at 3 a.m. with unwanted calls.

According to K. Dane Snowden, Chief of the Consumer and Governmental Affairs Bureau (CGB) at the FCC. consumers like these are complaining to the FCC about unwanted and uninvited calls from advertisers and telemarketers. Telemarketing is a legitimate means of reaching consumers. However, there are instances where abuses in telemarketing practices adversely impact the consumer, Snowden says.

Congress created the Telephone Consumer Protection Act (TCPA) in 1991 in response to consumer concems about the increasing number of unsolicited telephone marketing calls to their homes, and the FCC created rules in 1992 to implement the TCPA.

The FCC s TCPA rules prohibit telephone solicitation calls to your home before 8 a.m. and after 9 p.m. A telephone solicitor must give his name, the name of the entity for which he is calling, and a telephone number or address to contact that entity.

Further, the rules require telemarketers to maintain a do-not-call list, and as Snowden notes, consumers can get some relief by requesting to be placed on that company s list.

The telemarketers must keep you on the list and may not call for ten years. Violations of these rules can result in fines for the caller, Snowden says.

Certain calls are exempt from many of the FCC s rules, including calls from companies with which the consumer has an existing business relationship and those from tax-exempt, non-profit organizations, including many political organizations.

To leam more, you can request a Fact Sheet from the FCC explaining the rules in detail by accessing the FCC website (www.fcc.gov/cgb <http://(www.fcc.gov/cgb> under Consumer Alerts and Fact Sheets) or by calling the FCC consumer centers at 1-888-CALL-FCC (TTY 1-888-TELL-FCC). You may also call this phone number or contact this website if you have questions or a complaint to file with the FCC against a telemarketer.

In addition, the Direct Marketing Association (DMA) sponsors the Telephone Preference Service, which maintains a do-not-call list. DMA members are required to use this list. You can register for free by mailing your name, phone number, and signature in a letter to: DMA Telephone Preference Service, Box 643, Carmel, NY 10512. Or for a $5 fee, you can register online at www.the-dma.org/cgi/offtelephonedave <http://www.the-dma.org/cgi/offtelephonedave>. Once you register, your name stays on this list for five years.

Currently, the FCC is considering ways in which it can revise its telemarketing rules to adequately protect consumers privacy. The Commission s rules attempt to strike a balance between the rights and interests of the consumer with legitimate telemarketing, Snowden says. With the advent of new technologies in telemarketing such as faxes and autodialers, the FCC must gauge whether its existing rules maintain that balance or require augmentation.

The FCC has asked for comments on whether it should change its rules that restrict telemarketing calls and, if so, how. One possible change being investigated is that of establishing a national do-not-call list in addition to the lists maintained by some states.

An Autumn Visitacion Valley View

Overlooking the Cow Palace from San Bruno Mountain, this view of Visitacion Valley also takes in the eastern edge of McLaren Park. In the the background at center is the new John King Senior Community.

Grapevine Mailbox

The American Way

After hearing that the state of Florida changed its opinion and let a Muslim woman have her picture on her driver's license with her face covered, one American citizen felt compelled to write the following piece published recently in a Florida newspaper

Immigrants, not Americans, must adapt. I am tired of this nation worrying about whether we are offending some individual or his culture. Since the terrorist attacks on Sept. 11, we have experienced a surge in patriotism by the majority of Americans.

However, the dust from the attacks had barely settled when the "politically correct" crowd began complaining about the possibility that our patriotism was offending others. I am not against immigration, nor do I hold a grudge against anyone who is seeking a better life by coming to America. Our population is almost entirely comprised of descendants of immigrants. However, there are a few things that those who have recently come to our country, and apparently some born here, need to understand. This idea of America being a multicultural community has served only to dilute our sovereignty and our national identity. As Americans, we have our own culture, our own society, our own language and our own lifestyle.

This culture has been developed over centuries of struggles, trials, and victories by millions of men and women who have sought freedom. We speak English, not Spanish, Arabic, Chinese, Japanese, Russian, or any other language. Therefore, if you wish to become part of our society, learn the language! "In God We Trust" is our national motto. This is not some Christian, right-wing, political slogan. We adopted this motto because Christian men and women, on Christian principles, founded this nation, a fact which is abundantly documented. It is certainly appropriate to display it on the walls of our schools. If God offends you, then I suggest you consider another part of the world as your new home, because God is part of our culture.

If the Stars and Stripes offend you, or you don't like Uncle Sam, then you should seriously consider a move to another part of this planet. We are happy with our culture and have no desire to change, and we really don't care how you did things where you came from. This is our country, our land, and our lifestyle. Our First Amendment gives every citizen the right to express his opinion, and we will allow you every opportunity to do so. But once you're done complaining, whining, and griping about our flag, our pledge, our national motto, or our way of life, I highly encourage you to take advantage of one other great American freedom: The right to leave.

AAA Offers Tips to Protect Your Car Battery

Car battery failure is one of the top three reasons for calls to AAA's Emergency Roadside Assistance program, but most motorists could prevent being stranded by following a few simple guidelines, advised AAA of Northern California.

"Despite warranties that claim an expected battery life of four, five or six years, most vehicle batteries will fail after three and a half years, or even sooner," said AAA spokesperson Jennifer Mack. "The constant chemical reaction inside a lead-acid battery, vibration caused by driving and extreme changes in temperature all conspire to rob a battery of its ability to recharge."

Last year, AAA's emergency road service professionals responded to nearly 5,351,000 calls from members with cars that wouldn't start. Many of these calls involved batteries that could not be recharged. In many other cases, car owners assumed their vehicle battery would be fine after a jump-start, only to experience a second battery failure the next time they tried to restart the vehicle.

"To end this frustration motorists will need to change their thinking about batteries," said Mack. "New technology has made it possible to reliably determine the condition of a vehicle battery in a few minutes without removing the battery from the vehicle. This test should be requested by vehicle owners anytime they have their vehicle inspected."

The major functions of the battery are to supply current to the starter motor that starts the engine, provide power to electrical components and accessories when the vehicle's engine isn't running and to supply current when the electrical system load exceeds charging system capability. The battery also acts as a voltage stabilizer.

*Before replacing a battery, have the battery, electrical and vehicle-charging system checked for problems.

*Signs of a weak battery are slow engine cranking, dim headlights and illumination of the battery/charging system warning light on the dashboard.

*Keeping the battery case clean by wiping it down with a moist paper towel and mild detergent will help reduce any current drain caused by dirt or grime.

*Corrosion around the terminal connections and battery hold down can be cleaned with a small stiff brush and a solution of baking soda and water. Rinse the battery with water, but be careful of staining floors or driveways.

*If the battery has removable vent caps, check the electrolyte fluid level. It should be above the tops of the plates inside the battery. If fluid is needed add distilled water, but do not over fill.

*Battery terminal connections should be tight. Adjust loose fittings or replace fittings that have cracked.

"Remember to always wear proper eye protection, gloves, and never smoke or work near an open flame when you're working around automotive batteries," said Mack. "Explosive hydrogen gas is present and may explode."

Instructions for jump starting a failed battery can be found in vehicle owner's manuals, however, jump starting can be dangerous and motorists who are uncertain about battery maintenance and safety should seek professional assistance from a certified technician or a qualified emergency road service provider. Or read through our article on jump-starting your battery.

When selecting a new battery, always choose one that is of the same physical size as the original battery. This will ensure proper fit and avoid excessive vibration, which will shorten battery life.

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Overcoming the Many Misconceptions of Money

by John Addison

Q: Are there common misconceptions that can prevent consumers from becoming financially successful?

A: Perhaps the most important step in achieving financial success is the first-believing financial success is possible for anyone willing to make the effort.

There are, however, three common misconceptions that often prevent consumers from understanding how wealth is created and keep them from creating it for themselves. Fortunately, there are ways to overcome each misconception.

The first misconception among many consumers is that they don't have enough or make enough money to worry about managing it.

While the amount of money you earn is a factor, it's not as critical as the percentage of each paycheck you learn to keep for yourself.

That's why learning to create a budget-and stick to it-is the antidote to the first misconception.

The second misconception is that learning about money is complicated and takes more time than the average consumer can afford. Just the opposite is true.

Not only is ignorance not bliss, it's expensive. By telling themselves they can't afford to learn about building wealth, consumers miss opportunities to do just that.

In reality, it is possible to become financially successful by learning a few basic steps and following them consistently.

This brings us to the third common misconception-the belief that it's necessary to understand very complicated theories and investment strategies to make money work for you.

Wrong. The experts at Primerica believe financial success is more a matter of learning how to do the right thing, and doing it repeatedly, than it is a matter of understanding the details of intricate investment strategies.

If you make prudent choices about where to put your money, and you do it faithfully, your money will grow.

That's why it can be useful to call on the services of a financial representative who can help to guide your choices after you have made the most important decision of all-the decision to begin building wealth by doing the right thing.

The financial representatives at Primerica have created a guide that shows you how to take control of your financial life. To get a copy of How Money Works, write to Primerica, 3120 Breckenridge Blvd., Duluth, GA 30099, ATT: Corporate Relations, or call 770-564-6329.

Mr Addison is Co-CEO and President of Primerica, a subsidiary of Citigroup, Inc NAPS

It's the Holidays - Trade Fear for Kindness

by Mattie J T Stepanek

This holiday season, do a random act of kindness. Think to yourself, "You know what? I feel like doing something nice for someone," and then just do it!

Maybe you could walk up and give somebody a hug. Or you could go somewhere you've been invited, even if you don't want to go. You could take time to notice the little things that someone does and tell them how much you appreciate their effort.

You could give a dollar to a needy person or a good cause. You could bake cookies and take them to a lonely neighbor. You don't have to save the world, just commit one little act of kindness!

There's something wonderfully human that comes from giving and helping others. You've probably felt it – that full feeling that swells your heart and makes you feel warm and strong and peaceful.

And you know what? That full-heart feeling doesn't go away. It lasts a long time. It's solid and real.

Americans are some of the most generous, giving people in the world. I've seen this for myself, traveling across the country in the past year. I feel proud to be a citizen of a country that cares so much for others.

But I've also seen something else — that fear can make people shut down and back away from giving. Things like corporate scandals and terrorism and talk of war and the economy make people afraid, and then they pull back to protect themselves.

Many charities are hurting now because people aren't giving as much as they used to. People who need help aren't getting it, and that's a terrible thing in a country as blessed as ours.

It's patriotic to help others. America is the country of goodwill, tolerance and peace. Let's truly live up to that image, so we all can have a better future.

This time of year, don't let fear mess up your holidays. Reach out and give to others in many acts of kindness. That full-heart feeling will be one of the best presents you'll ever receive.

Mattie J T Stepanek, 12, is the best-selling author of four Heartsongs books of poetry (Hyperion Press). An outspoken advocate for peace and tolerance, he serves as the National Goodwill Ambassador for the Muscular Dystrophy Association. Mattie has a rare disease related to muscular dystrophy called mitochondrial myopathy.

Lawmakers Rated on Key Issues by Scorecard

A new scorecard grades the performance of lawmakers on more than a dozen votes on critical issues that affect seniors and their families.

Beside the creation of a Medicare prescription drug benefit, the scorecard also includes how elected officials voted on increased access to generic prescription drugs, across-the-board tax cuts, the creation of a Social Security "lock box" and the reduction of Social Security fraud.

"The midterm elections could have a significant impact on the future of Social Security and Medicare. Seniors and their families need to know who are their friends on these issues," said Barbara B. Kennelly, President and Chief Executive Officer of the National Committee to Preserve Social Security and Medicare.

"This scorecard," she continued, "will help inform a large block of voters in some of the closest races around the country."

According to Kennelly, candidates' positions on the future of Social Security and the creation of a Medicare prescription drug benefit may well decide a number of close races around the country. She believes seniors could account for as much as 30 percent of the vote this fall.

The scores of individual lawmakers are based on 13 votes in the House and 15 votes in the Senate. Votes are chosen based on their importance to the National Committee's legislative agenda that was published in January 2000. Only those votes in which the National Committee publicly announced a position are used as part of the scorecard.

The work of the National Committee is directed toward developing better informed citizens and voters. To learn more, visit the Web site at www.ncpssm.org. NAPS

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Come to Church This Week

From the D.A.'s Office

Pimp Convicted in Second Strike Case

Darryl Brown was convicted Oct. 17 of acting as a pimp for his 19-year-old former girl friend. It was his second "strike."

Brown, 28, was convicted of four other counts as well, including pandering, grand theft, and domestic violence assault. The jury did not find Mr. Brown guilty on two counts. He will be sentenced on November 15, in Dept. 17 at the Hall of Justice by Judge John Stewart. Brown, a local resident, had a prior conviction for robbery in 1993. He faces between 10 and 18 years in prison.

"These cases are obviously difficult to put together because the prostitutes fear retribution from their pimps," said Marianne Barrett, the prosecutor in the case. "But in this case the victim showed great courage."

According to investigators, Mr. Brown turned his former girl friend into a prostitute, who worked in both the Tenderloin and the Mission districts for four months. During that period he also assaulted her on two occasions. The second time was in the Hall of Justice one night at 2 a.m. That incident lead to his arrest.

"This was a good example of collaboration between sheriffs and the police department," said Barrett, who works in the sexual assault unit and has been with the district attorney's office for more than 17 years. "One person that deserves special recognition is police inspector Lynne Atkinson."

The last big case of this kind was in the fall of 2001, when Darryl Williams was indicted by a grand jury. That case involved several victims. Mr. Williams was sentenced to 10 years in prison.

As for the victim in this case, she was taken in by SAGE (Standing Against Global Expectation) for thee months while the case was pending. She was given both housing and other assistance, and after successfully completing a diversion program two misdemeanor charges against her were dismissed.

Suit Seeks to Halt Illegal Tows from Private Property Parking Lots

San Francisco District Attorney Terence Hallinan announced on Oct. 30 that his Consumer and Environmental Protection unit filed a civil lawsuit against Bricker's D&D Tow Service, Inc. to halt unfair business practices involving illegal tows from private property parking lots in San Francisco.

The complaint, filed Oct. 30 in the San Francisco Superior Court, alleges that the company, its CEO David Aguilar aka David Holmes, and two employees towed automobiles from private parking lots without proper authorization from lot owners, and refused to accept valid credit cards presented by tow victims to pay for the illegal tows. in violation of applicable state and local laws. The suit also alleges that the company did not have the necessary permits to lawfully perform vehicle tows in San Francisco and failed to meet other state and local requirements applicable to the tow business.

"People should not have to fear that if they legally park their car in a private lot in San Francisco to get a bite to eat, drop off their dry cleaning or shop for groceries, that their car will be illegally towed before they return, leaving them stranded often miles away from the tow lot," said Hallinan. "There is simply no excuse for this type of activity, and the time has come to put a halt to the practice."

The suit seeks to have the defendants repay the victims all sums obtained as a result of the illegal tows, a permanent injunction halting the illegal practices, and a civil penalty of $2,500 for each illegal tow and for each additional violation of local and state law.

Charges in Filing of False Insurance Claims

Charges were filed against Jack and Joan Low on Nov. 14 in San Francisco. Mr. Low is a licensed physical therapist in Oakland; his wife does much of the billing for their business.

The Lows are charged with filing false insurance claims with the Office of Worker's Compensation. They are also charged with grand theft. Mr. And Mrs. Low allegedly charged the government for a patient who was hospitalized and unable to come to their office for treatment. They later billed for services to the same patient, despite her having been dead for weeks.

Investigators, posing as patients, verified that the suspects billed others for treatment not provided. The Lows billed the government for services provided the undercover officers even when they did not keep their appointments. The investigators also learned that Mr. Low had billed a second patient when she had discontinued physical therapy treatment.

"*Provider Fraud* is not uncommon in the insurance field," noted District Attorney Hallinan, "and our Insurance Fraud Division did a very good job in putting together this case."

In another case, the Insurance Fraud Unit concluded a prosecution against a phony physical therapist who billed insurance companies and San Francisco for more than $200,000. The defendant started a six-month jail sentence on Nov. 1.

Brothers Convicted Of Faking Car Theft

Two Rohnert Park brothers have been convicted of defrauding their insurance company by faking the theft of their car, having the car stripped in San Francisco and the parts from it sold on the Internet, District Attorney Hallinan announced Nov. 15.

Alvin Anh Hoang, 20, and Michael Hoang, 21, each pled guilty Nov. 7 to one count of presenting a fraudulent insurance claim, a felony, in San Francisco Supreme Court. As part of their guilty plea, they gave a check for $16.484.50 to the San Francisco District Attorney's Office, to be forwarded to the California State Automobile Association. This is the amount of money CSAA paid out on their fraudulent claim earlier this year.

In January, the Hoangs contacted a San Francisco juvenile about assisting in their scheme. The juvenile agreed to take their car, a 1998 Acura Integra, and strip it in San Francisco. After stripping it, the juvenile listed the parts for sale on the Internet site *theparttrader.com*. Shortly thereafter, the Hoangs reported to Ronhert Park police that their car had been stolen. They then filed a claim with their insurance company, CSAA, concerning the vehicle theft. The car was recovered soon after by San Francisco police in its stripped condition. After investigating the claim, CSAA, convinced that the theft was legitimate, settled the Hoangs claim in February.

The scam unraveled when a would-be purchaser of the vehicle's engine, who had seen the listing on *theparttrader.com*, contacted the juvenile in San Francisco to look at the engine.

The customer took down the engine number and VIN number and said he would get back to the juvenile. He then contacted the CHP to see if the parts were stolen. The parts came back to the Hoangs' recovered stolen vehicle and the CHP commenced an investigation.

The CHP eventually was able to determine the identity of the juvenile who posted the advertisement on *theparttrader.com*. In an interview with the CHP investigator, the juvenile admitted his involvement in the scam, along with the participation of Alan Hoang.

A subsequent interview by the CHP of the Huang brothers resulted to their confessing to the crime as well.

The CHP prepared a report of their investigation and brought it to the District Attorney's Office. The DA's Insurance Fraud Unit then prepared arrest warrants for the Hoangs for insurance fraud. The brothers were arrested in July.

The Hoangs will be sentenced in San Francisco Superior Court on Dec. 18. The juvenile's case is pending at San Francisco youth Guidance Center.

Fossil Fuels Going the Way of the Dinosaur?

By Robert C Stempel, Chairman, Energy Conversion Devices

American engineers are on the road to improving transportation .

Better options are essential. Today there are more than six billion people on the planet. Only about 12 percent have powered vehicles. The math is sobering. What happens when even a fraction of the other 88 percent become mobilized?

Clearly, the energy needs of the future cannot be met long-term with only fossil fuels. As clean as today's low emission vehicle (LEV) and ultra-low emission vehicle (ULEV) cars and trucks have become, Mother Earth may not tolerate another 500 million gas-burning vehicles.

We need cleaner, renewable alternatives and we need them now. My company, Energy Conversion Devices (ECD Ovonics), and other alternative-energy companies are working hard to bring them to the market-and the progress has been amazing. The new technologies that will be changing your experiences of energy for transportation, homes, entertainment, and communications include:

Rechargeable nickel-metal-hydride (NiMH) batteries used in billions of consumer products-a technology that ECD Ovonics pioneered. The batteries can be found in tens of millions of laptops, cell phones and countless other portable electronic products. The hydride in NiMH batteries stores hydrogen. NiMH batteries provide more than twice the energy and life cycle of conventional lead-acid batteries. They're maintenance-free and they're environmentally much more benign. Happily, hydrogen is the Earth's most plentiful element, present in water, petroleum, natural gas products...just about everywhere.

Hydrogen and fuel cells today-Virtually every major automaker is in the process of bringing hybrid vehicles to market. They combine a small internal-combustion engine with a rechargeable electric drive system. Energy from the engine and braking system is used to charge the battery system, which powers the electric drive.

Soon you'll have the option of powering the internal combustion engines in these hybrid vehicles with hydrogen, which is safe and exceptionally clean. By the end of the decade, you may be able to purchase fuel cell vehicles, which won't require an internal-combustion engine at all. They, too, will be powered by hydrogen. The only emissions will be water vapor-your tailpipe will be turned into a drainpipe.

Not Just for Cars-Fuel cell products will also include portable energy generation devices. These could be used at construction sites, as primary power sources for remote homes and business not connected to the main power lines, as backup power sources for businesses, in homes and hospitals to provide uninterrupted service when the power lines go down and more.

Harvesting the Sun-A number of places use photovoltaics (PV)-systems that convert sunlight into electricity-to provide primary or supplemental power for many homes and businesses. It's possible for PV systems to provide homes and businesses with what is in essence an electric roof, which not only protects the home/building from the elements but also generates electricity. Many navigational buoys you've seen out on the water are powered by photovoltaics (PV). In Operation Desert Storm, field radios were powered by lightweight PV packs. PV can even be used to generate power to extrude crude oil from the ground, instead of using oil-burning steam generators. This helps conserve resources, reduces emissions and noise pollution.

The problems technology has helped create, technology is now cleaning up, many agree. Because each time we use these products in our everyday lives, we are one step closer to a clean, energy independent future. The battery, hydrogen, fuel cell, and PV products we use today help pave the way to a true clean renewable hydrogen economy. *NAPS*

What Life is Like on the International Space Station

What is life like aboard the International Space Station (ISS)? These answers from the crew of the space station will let those here on earth know what it's like up there.

Q. After seeing a video about the ISS I was wondering how cramped does it feel? Does the zero-g environment make it feel less cramped?

A. Actually the ISS has six modules, so it doesn't really feel all that cramped for most day to day activities. When we're all together-for example, during meals, the space we are in is relatively small. But your question is a good one. In zero-g it's possible to be above or below someone else and not feel too crowded. I think it would be more challenging to work and live in the equivalent amount of space on the ground.

Q. Can you tell me something about the chemical or biological experiments in the International Space Station?

A. We have a wide range of experiments involving chemical and biological properties. Things like protein crystal growth of many different types of materials-drugs, proteins involved in disease-don't require a lot of interaction, while experiments like pulmonary function tests that we perform require a lot of crew member participation. We have also done a lot of experiments involving anti-cancer drugs and DNA, using lack of gravity as a variable.

Q. I understand that you do medical measurements on the station. How do you weigh yourself in zero gravity?

A. We weigh ourselves with a Russian-built device called the body mass measuring system. It calculates inertia as it moves a mass back and forth on a calibrated spring. It's a very simple system, but seems to work very well. After we calibrate the spring, we climb on the device and release the spring. Our mass is calculated from the inertial forces on the spring.

Scientists feel that sustained human exploration begins with the ISS. While the Station is permanently crewed, the crews rotate during crew exchange flights. November marks the station's second year.

For more fascinating facts on the International Space Station, visit http://spaceflight.nasa.gov. *NAPS*

New NASA Telescope Opens a New Window

A new NASA facility, located in Southern California, is soon to be the home of a different kind of eye-on-the-sky. An optical telescope will track fast, low Earth-orbiting satellites and deep-space probes both day and night.

Until recently, the majority of communication with satellites-both in orbit around the Earth and in deep space-has relied upon giant radio telescopes similar to those used by radio astronomers to study the most distant objects in the cosmos. Unfortunately, the laws of physics severely limit the amount of information-scientific data or images-that can be received at a given wavelength of light and radio waves are among the most limited.

However, a laser beam-the essential element of optical-based communication-can transmit more information than a radio signal.

That's one reason behind an increasing demand for research facilities that rely on optical technology-instead of a radio signal-both for space exploration and to communicate with Earth- orbiting satellites.

It's projected that in the next decade the new facility-called the JPL Optical Communications Telescope Laboratory (OCTL)-will both communicate optically with Earth-orbiting probes and undertake the research and development needed to support early interplanetary communications.

This development also has implications for everyday life on Earth. For example, optical-based satellite communications systems can offer increased bandwidth. This translates to sharper images-whether they are broadcast from Mars or from distant locations on Earth.

It may also mean that access to a variety of high-definition television channels will be as much of a reality in the Amazon or the Australian Outback as it will be in Los Angeles or New York.

JPL-the Jet Propulsion Laboratory-is managed by the California Institute of Technology and is NASA's lead center for robotic exploration of the solar system. *NAPS*

Bus Hits and Kills Man

An unidentified man was hit and killed by a 9-San Bruno bus just before 9 p.m. on Nov. 16 near the intersection of Velasco Avenue and Castillo Street.

Valley Resident Murdered During Robbery Attempt

A Visitacion Valley resident was shot and killed on Nov. 5 near her home shortly after getting off a Muni bus.

Dolores Hidalgo, 59, was returning from the downtown area after work just before 6 p.m. When she departed the bus at Santos Street at Velasco Avenue, four teenaged assailants immediately confronted and attempted to rob her. Hidalgo then dropped her purse and attempted to run eastward in the direction of her Sunrise Way home when one of the youths shot her twice in the back.

A 14-year-old female suspect was later arrested and charged with robbery and murder. Police were also seeking another female and two males suspects.

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Book Reviews

Protecting a Family

What do parents do when forced to protect one child from another?

In her new book Crimson Rain (MIRA Books, $6.50) author Meg O'Brien explores a shocking case of sibling rivalry.

When adopting 10-month-old twins named Angela and Rachel, Paul and Gina Bradley are warned the girls may exhibit strange behavior one day due to separation from their biological mother.

Life progresses for the family until Paul and Gina discover Angela attacking her sister with a kitchen knife. Psychotherapy sessions reveal Angela suffers from Reactive Attachment Disorder. She has no feelings of remorse for attempting to hurt her sister.

Fearing for Rachel's safety, Angela is returned to St. Sympatica's orphanage, to receive professional help.

Sixteen years later, Paul and Gina worry the disorder Angela suffers from has finally caught up with her sister. But before they can react, Rachel disappears.

When Paul and Gina discover that Angela has vanished from the orphanage, they are convinced that she has abducted her sister. Will these tragic events serve to pull the family together or will they finally destroy the last familial vestiges upon which they cling?

STAMPS NEWS

American Bats Make a Postage Stamp Debut

Bats, those often misunderstood night friends, are getting their day in the sun. American bats are making their debut on postage stamps.

The Postal Service has the support of the National Wildlife Federation and Bat Conservation International, Inc., to promote the American Bats stamps and National Stamp Collecting Month. Both groups provide educational guides to help children learn about the crucial role bats play in helping to preserve the environment.

This stamp pane consists of four different stamp designs featuring photographs of bats whose ranges include the continental United States.

The red bat is found throughout North America, except for the extreme north, the southern half of Florida and arid regions. It is one of the few bat species that bears two or more young each birth. The red bat is solitary, roosting alone in dense foliage. When it hangs upside down by one foot, its predators may be fooled by its resemblance to a dead leaf. The bat on this stamp is also known as the eastern red bat.

The pallid bat is found in western North America, where its pale, sandy color allows it to blend with its desert surroundings. Its prey consists primarily of crickets, grasshoppers, beetles and other denizens of the desert floor.

The spotted bat is found in the western United States, British Columbia and Mexico where the staple of its diet is believed to be moths. Its ears, the largest of any bat on the continent, measure nearly two inches, and help the spotted bat forage for prey.

The leaf-nosed bat is found primarily in caves or abandoned mines in Southern California, Nevada, Arizona and northern Mexico. Its large ears allow it to hear the extremely faint sounds of insects such as grasshoppers and caterpillars walking amid dense foliage, and its large eyes provide excellent night vision.

Of approximately 950 bat species in the world, 45 are found in North America. The only true flying mammals, bats have long been feared and misunderstood, but they are actually beneficial to humans. North American bats help balance populations of night-flying insects, including mosquitoes in our own backyards and pests that cost farmers millions of dollars annually.

The American Bats stamps, and all recently issued stamps and philatelic products, as well as the free USA Philatelic catalog, are available by calling toll free 1-800-STAMP-24. The stamps and a selection of current U.S. stamps and gift items are also available at the Postal Store at www.usps.com/shop. *NAPS*

New Baby Boomers Medical Encyclopedia

Many people over the age of 50 have more than one chronic medical condition-high blood pressure, arthritis, high cholesterol, etc. To help make sure they get effective therapy for what ails them, many seniors are reaching for a handy reference book that contains reliable information on each condition. With it, they can understand their options, and know what to discuss with their doctors.

The Johns Hopkins Medical Guide to Health After 50 (Rebus, Inc., $39.95), edited by Simeon Margolis, M.D., Ph.D., has been compiled from the vast resources of Johns Hopkins and the most advanced computer health database in the world.

The book offers thorough coverage of more than 100 ailments associated with aging, from arthritis to varicose veins. It has clear explanations of causes, symptoms, diagnostic measures, treatment options and prevention strategies in an easy-to-use, A-to-Z organization by health condition.

In addition to more than 100 full-color illustrations and a comprehensive director of health information organizations, the guide also includes the Johns Hopkins Prescription for Longevity, which covers disease prevention and healthy aging topics such as exercise, diet, weight control and screening tests for early disease detection.

This helpful resource answers medical questions on such topics as early detection of Alzheimer's, as well as how often one should be tested for skin cancer.

The Johns Hopkins Medical Guide to Health After 50 also offers the latest information available, including the newest treatments for shingles, how a nicotine patch can help with the treatment of Parkinson's disease, and natural alternatives to the $725 million that Americans spend on laxatives each year.

Each entry in the encyclopedia has been reviewed by specialists at Johns Hopkins who are recognized for their clinical expertise in a particular field of medicine. The result is the most current information available in a published book on the most common disorders affecting baby boomers.

For more information, please visit www.hopkinsafter50.com. To order the book, phone 1-800-829-9170.

American Love Affair with Shopping Centers

With the opening of the first climate-controlled shopping center in 1956-Southdale in Edina, Minn.-Americans started shopping at shopping centers and never looked back.

Consider the following:

*In 2001, shopping centers rang up $1.18 trillion in sales.

*In 2001, 199 million adults visited shopping centers every month. of the year.

*10.8 million people, or eight percent of the American workforce, are employed at shopping centers.

*A 1973 study by U.S. News and World Report showed that Americans of all ages spent more time in shopping centers than anywhere but home, work and school.

*Between 1970 and 1990, about 25,000 new shopping centers were built in the United States; during that time every seven hours a new center opened.

*In 1998, outlet centers produced 4.4 billion in sales, a figure that would double within three years.

These and other insights into the way Americans shop and live can be found in a new book by Nancy E. Cohen. An illustrated hardcover coffee table book, America's Marketplace: The History of Shopping Centers (Greenwich Publishing, $39.95) shows how a retail concept was influenced by the changes in American demographics, lifestyles, the economy, and technology.

"Given its prominence on the American landscape, surprisingly little has been written about how the modern shopping center came to be, about how it shaped and was shaped by consumers, and the role it plays in American culture," Cohen explained.

The book is a result of extensive research and more than 50 interviews Cohen conducted with shopping center executives, retailers, architects, investors, historians and other industry observers.

Live from New York

Schwing! A new book is taking an introspective look at the laughter and tears of nearly three decades-a backstage peek at the long-lived television show that unleashed such outrageous personalities as Emily Latella, Opera Man and Ed Grimley on the American public. Yeah, that's the ticket.

In Live From New York: An Uncensored History of Saturday Night Live As Told By Its Stars, Writers & Guests (Little, Brown, $25.95), Pulitzer Prize-winning television critic Tom Shales and James Andrew Miller bring together all the elements of the show's 27-plus year run-the backbreaking schedule, the manic energy, the outrageous personalities, the backstage rivalries and the skits that kill.

With the cooperation of creator and producer Lorne Michaels, the authors were given unprecedented access to the "Saturday Night Live" studio, and weigh in with a star-studded, first-person account of what really went on when the camera went off.

In addition to being a hilarious and candid look at such memorable characters as the Coneheads, the Blues Brothers and the Church Lady, Live From New York is the story of the people behind the characters, who throw heart and soul into making us laugh at least once a week.

And by the way, Generalisimo Francisco Franco is still dead.

Picture Book Classics

Read all about it: Reading aloud to your toddler, studies show, is one of the best ways to inspire a life-long love of reading.

Many parents prefer to start with the classics, which are now found in one lavishly illustrated volume.

Designed for read-aloud storytime, the HarperCollins Treasury of Picture Book Classics (HarperCollins, $24.95), is an extraordinary collection of classic children's books-everything from early, beloved treasures such as Goodnight Moon and Harold and the Purple Crayon to more recent best-selling gems such as If You Give a Mouse a Cookie and Pete's a Pizza.

This beautiful book features the work of the most prominent picture book authors and illustrators, including Eric Carle, Charlotte Zolotow, Margaret Wise Brown, William Joyce and William Steig. Selected by a panel of children's literature experts, the collection includes endnotes explaining why each selection remains a timeless classic and tips for enjoying the stories with your child.

An ideal gift for a new baby, or to add to a young child's collection of favorites, the HarperCollins Treasury of Picture Book Classics is at local booksellers; or to learn more, visit www.harperchildrens.com. All royalties from the sale of this book will be donated to First Book, a national nonprofit organization helping children from low-income families to read and own their own new books.

The Killers Within

The Centers for Disease Control estimates that tens of thousands of Americans are killed each year by drug-resistant bacteria picked up in hospitals and other medical facilities. Thousands more die from infections picked up at home, at work, on vacation, etc.

In The Killers Within: The Deadly Rise of Drug-Resistant Bacteria (Little, Brown, $24.95), leading journalist Michael Shnayerson and world-renowned ethnobotanist Dr. Mark J. Plotkin team up to bring readers the true account of bacteria that, through rapid evolution, have managed to consistently outwit once-effective antibiotics and the physicians who administer them.

This real-life thriller is a chilling, fast-paced weave of medicine, history, detective work and science. It examines this looming medical crisis, detailing how bacteria work, the ongoing struggle by scientists and physicians who are scrambling to stay one step ahead of these "superbugs" and an examination of why antibiotics are becoming ineffective. Perhaps most disturbing are the book's case studies, showing people who came under attack-many of whom never stood a chance.

Anthropologist Jane Goodall calls The Killers Within "absorbing, compelling-and terrifying," while author Sy Montgomery refers to it as "scarier than Stephen King-but it's real." *NAPS*

FDA Grants Approval for Hypertension Treatment

The U.S. Food and Drug Administration (FDA) recently granted marketing approval for a new treatment option for hypertension. Benicar™ (olmesartan medoxomil), now available, is the newest entry in the rapidly growing angiotensin II receptor blocker (ARB) class, and has been proven to effectively lower diastolic blood pressure (DBP) (the bottom number of a blood pressure reading, the lowest pressure in the blood vessels between heartbeats, when the heart is at rest) and systolic blood pressure (SBP) (the top number of a blood pressure reading, the maximum pressure in the blood vessels as the heart contracts and circulates blood) in patients who suffer from hypertension.

Also known as high blood pressure, hypertension is called the "silent killer" because it has no specific symptoms and increases the risk of cardiovascular and related diseases such as stroke, heart attack, heart and kidney failure. Today, an estimated 50 million Americans suffer from hypertension; more than 30 percent are unaware that they have high blood pressure and approximately three-quarters of those being treated are not reaching the recommended goal.

Studies have shown that Benicar 20 mg-the recommended starting dose-taken once a day resulted in significant blood pressure reduction, lowering SBP by an average of 15 millimeters of mercury (mm Hg) and DPB by an average of 12 mm Hg, compared to baseline. In these studies, patients taking placebo had average reductions in SBP of 5.6 mm Hg and DBP of 6.2 mm Hg.

Developed by Sankyo Pharma Inc., Benicar can be administered alone or in combination therapy with other antihypertensive agents.

"There's a lot of interest in Benicar," said Dr. Michael Weber, professor of medicine and associate dean of research, State University of New York Downstate College of Medicine, Brooklyn, N.Y. "We know Benicar is very effective at reducing blood pressure. And reducing blood pressure, even by a couple of extra points as compared with several existing blood pressure medications, may be important in reducing patients' risks of strokes, heart attacks and kidney disease."

With hypertension, it is important to achieve optimal blood pressure control. The Joint National Committee on Prevention, Detection, Evaluation and Treatment of High Blood Pressure, coordinated by the National Heart, Lung and Blood Institute, recommends a blood pressure goal of below 140/90.

Benicar demonstrated superior blood pressure lowering efficacy over ARB market leader Cozaar¿ (losartan potassium) in two multicenter, randomized, double-blind clinical trials. The first study, published in the September/October 2001 issue of the Journal of Clinical Hypertension, included a comparison of Benicar to Cozaar in the treatment of essential hypertension at starting doses. Benicar was found to be significantly more effective than Cozaar in reducing average SBP and DBP as measured by 24-hour ambulatory monitoring, the most sensitive and objective technique available.

In a second study, patients receiving up to 20 mg of Benicar once daily achieved a significantly greater reduction of average blood pressure than those taking up to 100 mg of Cozaar once daily. The results were achieved after 12 weeks of therapy.

Angiotensin II is a potent vasoconstrictor that increases blood pressure. Benicar works by blocking angiotensin II receptors in blood vessels, resulting in lower SBP and DPB.

"We're very enthusiastic about Benicar," said Dr. John Alexander, President, Sankyo Pharma Development Division. "Clinical trials clearly establish the efficacy and safety of Benicar and demonstrate that it offers healthcare providers who treat hypertensive patients a new, viable option for controlling high blood pressure."

In clinical trials, Benicar demonstrated a side-effect profile similar to placebo. The only side effect that occurred in more than one percent of patients treated with Benicar and at a higher incidence versus placebo was dizziness (three percent vs. one percent).

Benicar, like all members of the ARB class, is not recommended for pregnant women. When used in pregnancy during the second and third trimesters, ARBs can cause injury and even death to the developing fetus. When pregnancy is detected, Benicar should be discontinued as soon as possible.

Benicar also has a favorable drug-drug interaction profile. No significant drug interactions were reported in studies in which Benicar was co-administered with digoxin or warfarin. In addition, Benicar is not metabolized by the cytochrome P450 enzyme system, so interactions with drugs that inhibit, induce or are metabolized by that system are not expected. Benicar is convenient, since it can be taken with or without food.

For full product information on Benicar, call 1-877-4-SANKYO (1-877-472-6596) or visit www.Benicar.com. *NAPS*

Fighting a War on Snore

It's been more than 35 years since Debbie Smith has had a good night's sleep. That's how long she's been married to a snorer. And, while she loves her husband, his constant "sawing wood" places Debbie among the 62 percent of adult Americans who suffer from some type of sleep depravation. (Note: names have been changed to protect the snorer.)

Debbie spends most nights nudging, lightly kicking and rolling her husband over to get him quiet. Sometimes his snoring is so loud that she can't even hear the television.

Debbie is not alone in her frustrating endeavors for a restful sleep. With snoring affecting more than half of Americans, studies have shown that bed partners of snorers suffer from insomnia, morning headaches and daytime sleepiness and fatigue.

Studies have found that major contributors to snoring include partial blockage of airway passages and dryness of the throat. Dryness may also be a factor in the loudness of the snore and if there are any accompanying rattling or gurgling sounds.

More than 300 devices, gadgets, medicines and pills are currently on the market that profess to fight the "war on the snore." Many are uncomfortable, some are messy or foul tasting. and some just don't work. For the more intense snorer, surgery may even be recommended. But, the bottom line is there is no one solution to the snoring problem.

While it may not be a cure, there is a way to get some relief from the discomfort and noise of snoring. Products that lubricate the throat, such as SNORenz, which contains peppermint and almond oil and other all-natural ingredients. These soft-tissue lubricants adhere to the palate to keep the throat membranes moist and soothed.

According to Samuel A. Mickelson, M.D., at Advanced Ear Nose and Throat Associates and director of The Atlanta Snoring and Sleep Disorders Institute, lubrication has definitely been shown to reduce the severity of snoring.

"It is believed that surface tension causes tissues of the palate and uvula to stick together during snoring," explains Dr. Mickelson. "When these tissues are coated with a lubricant, it reduces the surface tension and makes tissues less likely to vibrate and cause less noise."

Whether it is due to a partner's snoring or suffering from a more serious sleeping disorder such as sleep apnea, sleep deprivation is not something to be taken lightly.

Sufferers of serious sleep disorders should be evaluated by a medical sleep professional.

Lack of sleep leads to other serious complications, such as impairment of driving ability and lower levels of job productivity. Tips that may help in getting a good night's sleep include:

*Avoiding alcohol several hours before retiring

*Not sleeping on a full stomach

*Sleeping on your side or stomach, positions where less snoring usually occurs

*And, keeping a healthy bodyweight-being overweight has been proven to contribute to snoring

If you are among the 100 million Debbies in the world who are fighting the War on Snoring, there are drug-free, comfortable options to help the battle.

You can find information on SNORenz as well as more helpful hints, snoring causes and treatment by visiting www.snorenz.com. *NAPS*

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Historic Proportions

Match clues to answers

1932

1. Winter Olympics began here on Feb. 4.
2. World's largest theater opened in New York on Dec. 27.
3. Resigned as mayor of New York on Sept. 1.
4. Federal tax went into effect for this on June 21.
5. Elected President of U.S. on Nov. 8.
6. Summer Olympics opened here on July 30.
7. Atom split in two here on May 1.
8. World Series winners in four straight games on Oct. 2.
9. Child was kidnaped in New Jersey on Mar. 2.
10. Attacked by Japanese forces on Jan. 28.
11. Pastor led 18,000 unemployed people in Washington march on Jan. 6.
12. Solo flier arrived in Ireland on May 21.
13. Huge earthquake killed 70,000 people on Dec. 26.
14. Finance agency organized by U.S. on Jan. 22.
15. Debuted on CBS radio on Nov. 7.
16. Federal troops removed encampment from Washington DC on July 28.
17. Approved by U.S.Congress on Mar. 23.
18. First flight to South America on Mar. 20 for German dirigible.

A. Rev. James R. Cox
B. China
C. Gasoline
D. Amelia Earhart
E. Buck Rogers
F. Reconstruction Finance Corporation
G. Norris-La Guardia Act
H. Radio City Music Hall
I. Charles Lindbergh, Jr.
J. Jimmy Walker
K. Lake Placid, New York
L. Bonus Army
M. Graf Zeppelin
N. Shanghai
O. New York Yankees
P. London
Q. Franklin D. Roosevelt
R. Los Angeles

Answers 1-K; 2-H; 3-J; 4-C; 5-Q; 6-R; 7-P; 8-O; 9-I; 10-N; 11-A; 12-D; 13-B; 14-F; 15-E; 16-L; 17-G; 18-M.

Sez Who?

Match quotes to speakers.

1. "Education is not preparation for life itself; education is life itself."
2. "Genius means little more than the faculty of perceiving in an unhabitual way."
3. "Baseball is a kid's game that grownups only tend to screw up."
4. "The best use of laws is to teach men to trample bad laws under their feet."
5. "When you have eliminated the impossible, whatever remains, however improbable, must be the truth."
6. "Children have never been very good at listening to their elders but they have never failed to imitate them."
7. "Prejudice is never easy unless it can pass itself off as reason."
8. "Ideas are to literature what light is to painting."
9. "Men fall from great fortune because of the same shortcomings that led to their rise."

A. Wendell Phillips
B. William James
C. James Baldwin
D. John Dewey
E. La Bruyere
F. Paul Bourget
G. Bob Lemon
H. William Hazlitt
I. Sir Arthur Conan Doyle

Answers: 1-D; 2-B; 3-G; 4-A; 5-I; 6-C; 7-H; 8-F; 9-E.

Five Years Ago In the Grapevine

DECEMBER 1997

*Visitacion Valley planned its own *Day of Dialogue* at the Community Center for Jan. 18 to coincide with a *National Days of Dialogue on Race Relations*.

*Visitacion Valley Elementary School choral students performed in the auditorium as part of the San Francisco Arts Education Project on Dec. 18.

Saturdays at the Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with $3 per person workshop fee. Call 554-9600 for further information.

Regular Saturday activities include:

*Golden Gate Model Railroad Exhibit from 11 a.m. to 4 p.m.

*Meet the Animals from 11:15 a.m. to 12 noon.

*Animal Feeding at 12 noon.

Sump, the Grump

15 Interesting Facts About the Civil War

Check out your knowledge of the darkest days of American history with these facts from Vincent Sescoe, author of a new children's fiction book on the Civil War, "Double Time" (The Brookfield Reader).

1. *The Battle Out West*. Most of the 5,500 battles, actions, blockades, bombardments, boardings, raids and skirmishes of the Civil War took place in the eastern and southern states, but some also took place in distant states such as California, Idaho, Illinois, Minnesota, New Mexico, New York, Utah, and Vermont.

2. *The Battle on the Seas* Naval actions between the Blue and the Gray took place wherever ships collided, in such unlikely places as the coasts of Alaska, Brazil, France, Newfoundland, and Singapore.

3. *A Good Idea to Keep Both Flags Handy*: The town of Winchester, Va., strategically located in the northern part of the Shenandoah Valley, changed hands 26 times during the course of the Civil War.

4. *A Cavalry Charge*: Over 20,000 mounted troops were engaged in the Battle of Brandy Station that took place on June 9, 1863. It was the largest cavalry charge ever fought on the North American continent.

5. *The Parade That Helped the South Lose a Battle*: The Confederacy might have won a decisive battle at Brandy Station if General Jeb Stuart hadn't stopped to present his 10,000 mounted troops to a cheering civilian crowd two days before the battle. Stuart's cavalry was Robert E. Lee's " eyes and ears;" because the Confederacy didn't have Stuart's advance intelligence about Union troop movements, Union forces were able to quietly cross the Rappahannock River on June 9 at 3:00am under cover of dense fog and surprise the rebel camp.

6. *Full of Hot Air*: Hot air balloons were used for the first time for reconnaissance during the Civil War, with more than 3,000 surveillance trips. Serving as excellent observation platforms, balloonists could see a distance of 50 miles from a height of 500 feet.

7. *...And More Hot Air*: Professor Thaddeus Lowe, Chief of Army Aeronautics, telegraphed President Abraham Lincoln from a balloon in flight, making this Civil War event the first air-to-ground communications in the world.

8. *Chain Bridge*: Chain Bridge, the modern concrete-and-steel structure that spans the Potomac River from Virginia to Washington, DC, was made of wooden planks and chains during the Civil War. Every night Union soldiers pulled up the planks to prevent Confederates from crossing the Potomac.

9. *Welcome to the White House*: During the Civil War, the White House was called the "President's House." Located in an open field, there were no guards or fences. It was not unusual for ordinary citizens to walk up, knock on the door and be admitted.

10. *So Many Generals*: A total of 156 generals fought at Gettysburg: 97 for the Union and 59 for the Confederacy. Several on both sides were graduates of West Point. Robert E Lee graduated second in the Class of 1829. George Meade graduated in the top one-third of his Class of 1835. Jeb Stuart ranked 13th in the Class of 1850. George Armstrong Custer graduated dead last in the Class of 1861.

11. *The "Boy General"*: Brigadier General George Armstrong Custer, who fought at the Battle of Gettysburg, was called the "Boy General." At age 23, he was the Union Army's youngest general.

12. *The Oldest Soldier at Gettysburg*: John Burns was a 70-year-old retired constable who had fought in the War of 1812 and the Mexican War. As the Battle of Gettysburg began, he took up his rifle and fought with the 150th Pennsylvania Volunteers and distinguished himself in battle.

13. *An Unusual Mortal Wound*: During a battle, a bandsman in the 26th North Carolina regiment took three rounds in his trumpet, mortally wounding the instrument but confirming the fact that musicians did more than merely play music.

14. *Gettysburg Casualties*: During the Battle of Gettysburg, 23,000 Union troops were killed, captured, wounded or missing. The Confederacy lost 20,000 men. However, there was only one civilian casualty. As she was baking bread, 19-year-old Jenny Wade was mortally wounded by a stray minieball that penetrated her kitchen door.

15. *Handsome Ransom* Confederate troops terrorized the towns of Emmitsburg, Maryland, and Chambersburg, Pennsylvania, demanding ransoms from its citizens to leave the towns unscathed. Emmitsburg townspeople paid the ransom, but Chambersburg couldn't come up with the required $100,000 in gold. The Confederacy burned two-thirds of the town.

FeatureSource

Freight Railroads Moving Products and the Economy

by Edward R. Hamberger

Economists have long looked at freight railroads as a gauge of economic recovery. When trying to see light at the end of the recessionary tunnel, forecasters often monitor freight train loads and revenues to see early indicators of an economy in recovery.

If this crystal ball has validity, then the U.S. economic outlook may be brightening. Consider the following:

The freight rail industry is firing on all cylinders. North America's railroads are moving more freight than in 2001. Increasing numbers of shippers-from wine producers to automakers-are taking advantage of the cost savings realized from using rail. It's partly because of economical rates-a recent Congressional report found that rail rates generally declined over the last several years. It's also because of top-notch service. As one shipper recently put it: "Service is better now than it's been in the last decade."

Freight railroads move items important to the economy. While most people think that railroads only move bulk items, all may be surprised to know that today's rail cars are filled with appliances, microchips, fresh produce, Christmas trees, hand soap, beer, car parts and many other goods important to daily life and economy. The computer you type your e-mail on, the sugar and coffee in your mug, the chair you sit in, the roof above your head and the publications you read most likely took the train on their way to you.

The industry continues to make significant strides in improving its service. The freight rail industry invested more than $14 billion in 1999 and 2000 alone, representing one-fifth of its revenues for that period. Information systems were upgraded, terminals added, and state-of-the-art locomotives and intermodal (truck trailers moving on trains) cars purchased. The returns on these investments are now being realized not only by the train companies, but the customers who are reaping the benefits of our efficient, safe, rail network.

Intermodal transportation, which represents one-fifth of the freight rail industry's revenues, continues to grow. Intermodal traffic on U.S. railroads is up from year-earlier levels, and all indicators point to continued growth. Intermodal is a highly cost-effective and environmentally responsible means of transporting freight. It makes the most efficient use of capital, because railroads can incrementally increase their capacity at a lower cost than other land-based modes. These efficiencies are manifested in lower shipping rates, especially over longer distances.

Freight rail makes fundamental contributions to the U.S. economy. First, trains enable companies to increase the efficiency of their supply chains, thereby increasing their overall productivity. They transport a myriad of goods ranging from grain and coal to orange juice and computers. Second, trains provide a cost-effective means of transporting foreign imports throughout the country, and U.S. exports throughout the world. Goods arriving at East Coast ports, for example, are cost-effectively transported across the country, thereby creating a "land bridge."

To the average person, freight railroads may not always be top of mind, but the contribution the industry is making to the U.S. economy is significant.

Edward R Hamberger is president and CEO of the Washington, D.C.-based Association of American Railroads.

NAPS

As a Matter of Fact

*For a brief time in 1998, Lake Champlain – on the border of Vermont and New York – was officially designated as the sixth Great Lake.

*The first permanent European settlement of Canada was headed by explorer Samuel de Champlain in Nova Scotia in 1605.

*Running a toothpick through a clove of garlic before you add it to soup or stew will make it easier to find before serving.

*Only three Presidents graduated from military academies: Grant and Eisenhower (West Point) and Carter (Annapolis).

*Apple trees were grown and prized by the people of ancient Rome. It is believed that they took apples with them when they conquered England.

*The erlang is a unit of telecommunications traffic, calculated based on the number of telephone calls multiplied by the average length of a call. The unit honors A.K. Erlang, a Danish mathematician who studied the mathematics of telephone networks.

*The section of a circus tent where clowns put on their makeup and store their props is called Clown Alley.

*The world's oldest known dog was an Australian cattle dog who was 29 years and five months old.

*Apples can be grown much further north than other fruit trees because they blossom later in the spring.

*The strongest animal, relative to body size, is the rhinoceros beetle. It can carry 850 times its own weight on its back – equivalent to a 150 pund man carrying 127,000 pounds.

*The shortest war ever recorded lasted only 38 minutes – Britain vs. Zanzibar in 1896. Britain won.

*The dash, an informal unit of volume used in food recipes, is generally measured as half a pinch, with 8 pinches to the teaspoon.

*The average American drinks 25 gallons of milk per year.

*The first working television was made out of cardboard, scrap wood, needles, string and other miscellaneous materials.

*Cranberries got their name from the Pilgrims who called them caneberries because their long, pink-flowering canes resembled the heads of cranes.

*Andrew Johnson, the country's 17th President, was a tailor who made his own clothes, as well as clothes for his cabinet.

*The firkin is a traditional unit of volume equal to one-fourth of a barrel.

*President Andrew Jackson spent much of his life with a bullet lodged two inches from his heart – the result of a duel fought before he became President.

*Harry Truman was the first President to pardon a turkey before Thanksgiving.

*Fresh apples float because 25 percent of their volume is air.

*The fastest race horse speed ever recorded was 43.25 miles per hour by *Big Racket*.

*The Cuban bee hummingbird is only 2.24 inches long and weighs 0.056 ounces.

*There was once a town named 6 in West Virginia.

*Among his other jobs, Abraham Lincoln worked as a professional wrestler.

*Pigs can run a mile in 7-1/2 minutes.

*Zest is the outermost layer of any citrus fruit. This includes only the colored part of the fruit.

*The first watermelon in the New World was grown in Massachusetts in 1629.

*There is a name for the act of snapping one's fingers. It is called a fillip.

*Before 1850, golf balls were made of leather and stuffed with feathers.

*An elephant raises its trunk when it senses danger.

*An outsider or anyone not connected with the circus is called a Gilly.

*The eye of a giant squid is about the size of a volleyball.

*An epoch is a unit of time, used in the prediction of tides, equal to 19 years.

*The fish was the first animal to have a backbone.

*The lifespan of a tastebud is 10 days.

*Some lobsters can live to be more than 100 years old.

*Potato chips are the most popular snack food in North America.

*Cabbage is 91 percent water.

*A beaver has 20 teeth – four curved front teeth for gnawing and 16 back teeth for chewing.

*The first artificial limbs were developed by Ambroise Pare, a French surgeon, around 1540 A.D.

Visitacion Valley Police Log

*Oct. 4: 8 p.m., 100 block of Leland Ave., attempted robbery with gun.
*Oct. 7: 9:45 a.m., Geneva Ave. & Santos St., robbery, bodily force.
*Oct. 7: 5 p.m., Velasco Ave. & Santos St., attempted robbery with bodily force.
*Oct. 7: 7:45 p.m., 1100 block of Goettingen St., robbery, bodily force.
*Oct. 8: 1:52 a.m., 200 block of Blythdale Ave., aggravated assault with bodily force.
*Oct. 8: 9:20 a.m., Santos St. & Velasco Ave., robbery, bodily force.
*Oct. 8: 10:35 a.m., 1500 block of Sunnydale Ave., attempted homicide with gun.
*Oct. 9: 10 p.m., 200 block of Leland Ave., grand theft auto strip.
*Oct. 10: 7:15 a.m., 300 block of Alpha St., burglary of apartment house, forcible entry.
*Oct. 10: 2:02 p.m., 000 block of Leland Ave., grand theft from building.
*Oct. 12: 11 p.m., 200 block of Blythdale Ave., aggravated assault with deadly weapon.
*Oct. 13: 4 p.m., Visitacion Ave. & Schwerin St., robbery, bodily force.
*Oct. 17: 2:25 p.m., Geneva Ave. & Santos St., robbery on street with dangerous weapon.
*Oct. 18: 2:55 p.m., 1800 block of Sunnydale Ave., aggravated assault on police officer with knife.
*Oct. 19: 9:50 a.m., Sunnydale Ave. & Santos St., robbery on street, strongarm.
*Oct. 19: 5 p.m., 000 block of Delta St., burglary, unlawful entry.
*Oct. 19: 8:17 p.m., 1800 block of Sunnydale Ave., attempted homicide with gun.
*Oct. 20: 7:35 p.m., Leland Ave. & Peabody St., robbery, armed with knife.
*Oct. 22: 1:25 p.m., Santos St. & Brookdale Ave., grand theft purse snatch.
*Oct. 22: 8:20 p.m., 000 block of Santos St., aggravated assault with gun.
*Oct. 23: 5:10 a.m., Visitacion Ave. & Rutland St., robbery, bodily force.
*Oct. 26: 2:30 a.m., 000 block of Kelloch Ave., robbery of residence with gun.
*Oct. 28: 4:45 p.m., Geneva Ave. & Santos St., robbery, armed with knife.
*Oct. 29: 11:01 a.m., 100 block of Schwerin St., burglary of residence, forcible entry.
*Oct. 29: 7:45 p.m., 000 Brookdale Ave., robbery, bodily force.
*Oct. 30: 8:47 a.m., Geneva Ave. & Santos St., aggravated assault with deadly weapon.
*Oct. 31: 7 a.m., Tunnel Ave. & Bayshore Blvd., grand theft from locked auto.
*Oct. 31: 10:50 a.m., 400 block of Raymond Ave., aggravated assault with deadly weapon.
*Nov. 1: 4:30 p.m., 1800 block of Geneva Ave., grand theft from unlocked auto.
*Nov. 4: 8:25 p.m., 3500 block of San Bruno Ave., robbery, armed with gun.
*Nov. 5: 6 a.m., Brookdale & Geneva Aves. robbery on street, strongarm.
*Nov. 5: 9:40 a.m., 400 block of Raymond Ave., aggravated assault with bodily force.
*Nov. 5: 6:45 p.m., 1900 block of Sunnydale Ave., robbery on street, strongarm.

Cleaning Up on These Helpful Bathroom Tips

To prevent microbes from using your bathroom, experts suggest you keep these helpful hints in mind:

*Always keep an all-purpose cleaner and a sponge in the guest bath so you can sneak away and clean up when unexpected company shows up.

*Steam helps to loosen buildup, so why not clean while you're in there.

*To avoid bathtub rings, don't use oily bath preparation. Use a water softener if you live in a hard-water area, and rinse the tub immediately after bathing.

*Can't get to that dirt in the corner? Make a pointed tool by cutting an old whisk broom at a 45-degree angle.

*To avoid bacteria from breeding in your bathroom use products with built-in antimicrobial protection. Products with antimicrobial protection, such as those with Microban¿ protection, provide continuous protection against bacteria, mold and mildew that can cause stains and odors. By keeping microbes in check, your bathroom will be easier to clean and stay cleaner between cleanings.

Remember, the right antimicrobial protection won't wash off or wear away, providing protection for the lifetime of the product. Microban protection is found in products such as Aqua Glass tubs, showers and whirlpools, CorStone sinks, DAP Kwik Seal Plus caulk, flooring from Carpet One, flooring adhesives from Parachem, paint from Davis Paints, California Paints, Hirshfield's, Color Wheel and Miller Paint Co., and many more products throughout the home.

To learn more about antimicrobial protection and other products available with this protection visit the Microban Web site at www.microban.com. *NAPS*

Avoid Becoming a Victim of Credit Repair Scams

by David R. Wolff, Vice President, Consumer Relations, TransUnion

Many consumers have received mailings or seen messages in their e-mail inbox proclaiming, "Repair your credit and get approved..." Certainly the number of so-called "credit-repair companies" or "clinics" has grown rapidly. These companies are targeting unsuspecting consumers by promising to clean up negative, but truthful, information on a credit report to obtain a home mortgage, auto loan or credit card-and they charge hefty fees for these services.

What many desperate credit seekers don't realize is that these organizations often cannot perform the services they advertise-and in some cases are conducting illegal activities.

TransUnion, a leading consumer credit reporting company, is working to help consumers avoid these scams, which are not worth the associated risk and potential long-term headaches. Instead, credit seekers are advised to obtain a copy of their credit report on their own so that they can improve their credit independently for little or no charge. With a credit report in-hand, consumers can easily correct any errors at no cost to them beyond the stamp to mail the documents.

While negative information that is accurate must legally remain on a consumer's credit report for a specific length of time, consumers can legally improve creditworthiness by:

*Remembering to pay all bills on time. Delayed or delinquent payments lead to late fees, more interest charges and overall reduced credit health.

*Applying for a department store card or gasoline credit card, which are often easier to qualify for-and then paying those bills on time to help re-establish good credit.

*Maintaining a small number of credit cards. Creditors look at your potential for going on a spending spree and falling too deeply into debt.

*Keeping your debts at a reasonable level. Financial experts say that, as a rule of thumb, non-mortgage debt payments should not exceed 10 to 15 percent of your take-home pay each month.

*Avoiding unnecessary inquiries on your credit profile. Any time you authorize a creditor or other business to check your credit report, an inquiry is added to your report. If you have a large number of inquiries in a short amount of time, this could look bad to creditors.

In the absence of these six behaviors, nothing else-not even so-called "credit repair companies" -can make you appear more creditworthy. In many cases, time is the only thing that will heal a record of past credit problems. But the sooner consumers get started on the path to a healthy credit profile, the better. *NAPS*

Making an Investment In an Uncertain Market

Even in today's uncertain stock market, reaping a good return on your money may be easier than you think. Building a nice nest egg for retirement time requires investing in stocks and mutual funds-for the long term.

A recent study by a nationally known research firm confirms that common stocks and mutual funds have continually outperformed the majority of other investment options.

Over the past 75 years, large- and small-cap stocks and mutual funds provided an average annual investment return of about 12 percent. Compare that return on your money to other investment options, such as long-term government bonds (eight percent return), treasury bills (seven percent), money market or CD accounts (four percent) or bank savings accounts (two percent).

And don't forget inflation. The average inflation rate in America has been about three percent. That means, to keep your money growing over time, you must gain an investment return of three percent or better each year!

To learn how to start a long-term investment program, you can order a free NAIC investor kit by calling toll-free 1-877-275-6242 or visiting www.better-investing.org. *NAPS*

Recipe Corner

Sugar Cookies

Nancy Moshier, a registered nurse, low carb dietex and author of the "Eat Yourself Thin Like I Did" and "Eat Yourself Thin With Fabulous Desserts" cookbooks, offers one of her favorite recipes, which hard as it is to believe, are said to taste like old-fashioned sugar cookies without a speck of sugar

1 cup butter, softened (2 sticks); 2-1/4 cups Carb Solutions vanilla shake mix; ½ cup Splenda sweetener, divided; ½ teaspoon vanilla extract; 1 large egg.

Preheat oven to 375. Spray a nonstick cookie sheet and then set aside. Place 1/4 cup sweetener in a small shallow bowl and then set aside. In a medium bowl cream butter, shake mix, remaining sweetener, and vanilla extract thoroughly. Stir in egg until well mixed. Shape into 1" balls and place on prepared cookie sheet 2" apart. Flatten with the bottom of a glass sprayed and then dipped in sweetener. Dip glass in sweetener between each cookie, shaking off excess. Bake 8-10 minutes. Cool on a rack to room temperature. Store covered in the refrigerator. Best when served cold. 40 cookies at .7 grams carbs each.

For additional, helpful tips and free recipes, visit the web site at www.low-carb-cookbooks.com or send a self-addressed, stamped envelope to Nancy Moshier, P.O. Box 338, Garrison, MN 56450. *NAPS*

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Dee Smith, VVCC After School coordinator, (415) 585-2059.

A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library children's books and magazines, small children's furniture; writing and/or art supplies, educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials.

GRAPEVINE 15TH ANNIVERSARY ISSUE featuring a 10-page history of Visitacion Valley is still available in limited amount. Contact the Grapevine at 467-9300. By mail, single copies are $1 each. Send to: Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

GRAPEVINE DISPLAY ADVERTISING now half off regular rates for a limited time. Full Page: $75, 1/2 Page $40; 1/4 Page $22.50; 1/8 Page $12.50; 1/12 Page $7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. ***Want Ads:*** 20 words for $1. Extra line 50 cents. Ad and payment should be received by 15th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

San Francisco City Services

ABANDONED CARS	781-JUNK
ANIMAL CONTROL	554-6364
BUS SHELTER DAMAGE	882-4949
CITY TREES (trimming)	695-2162
CRIME-STOPPERS (anonymous)	1-800-2GIVEINFO
DOMESTIC/FAMILY VIOLENCE	864-4722
DPW (days) 695-2017; (nights/weekends)	895-2020
EMERGENCY SERVICES	9-1-1
EMERGENCY SERVICES (cell-phone)	553-8090
GARBAGE SERVICE COMPLAINTS	255-3610
GRAFFITI CLEANUP (DPW)	241-WASH
GRAFFITI SUSPECT INFO	553-1603
INGLESIDE STATION (Anonymous 333-3433)	553-1603
LELAND AVENUE RESOURCE CENTER	585-2675
MAYOR'S OFFICE	554-7111
MAYOR'S NEIGHBORHOOD SERVICES	554-6110
NARCOTICS TIP LINE (anonymous)	1-800-CRACKIT
PARKING AND TRAFFIC PROBLEMS (DPT)	553-1200
POLICE (non-emergency)	553-0123
POTHOLE REPAIR	695-2100
SAFE (neighborhood watch groups)	673-SAFE
STREET LIGHTING CITY (out of order)	554-0730
STREET LIGHTING PG&E (wood poles)	693-3201
SUNNYDALE RESOURCE CENTER	586-7572
TRAFFIC SIGNALS (out of order)	550-2736
TRAFFIC ENGINEERING	554-2300
VVMS ANNONYMOUS HOTLINE	281-8406

San Francisco City Meetings

Aging 1st Wed 9:30a, Airport 1st/3rd Tu 3p; Arts 1st Mon 3p; Education 2 nd/4th Tu 7p; Health 1st/3rd Tu 3p, Housing Auth. 2nd/4th Th 4p, Human Rights 1st/3rd Th 4.30p, Library 1st Tu 5.30p, Planning Th 1 30p, Police Wed 5.30p; Port 1st Tu/3rd Wed 4 30p; Public Utilities 2nd/4th Tu 2p, Rec & Park 3rd Th 2p, Social Services 4th Th 9a; Status Women 4th Th 4p; Supervisors Mon 2p

Visitacion Valley Community Center

Mondays: Senior Shopping 11:30 a.m.; Tuesdays: Senior Ceramics 9 30 a.m.-4 p.m.; Senior Bingo 12:30 p.m., **Thursdays:** Sewing Class 9 a.m.-3 p.m.

VVCC Regular Board Meeting is held on the 4th Thursday of each month at 5 p.m.

MUNI LIGHT RAIL IS COMING OUR WAY!

Visitacion Valley Jobs, Education and Training programs will be conducting workshops on how to get into one of 26 building trade apprenticeship programs. For information on enrolling in one of these state-approved and paid training programs, contact Ann Williams for orientation and intake dates at VVJET, (415) 239-2866.

Visitacion Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

AQUARIUMS
ASIAN DISCUS AQUARIUM, 130 Leland Ave., 333-0772

AUTOMOTIVE
BAYSHORE AUTO, 2260 Bayshore Blvd , 467-6130
BAYSHORE SERVICE (mechanic) 2596 Bayshore Blvd , 239-5239
CHARLIE'S GARAGE , 2550 Bayshore Blvd , 239-7450
T.W. AUTOMOTIVE (mechanic), 2500 Bayshore Blvd , 585-8281
VALLEY AUTO & TRUCK SUPPLY (Bill Conte), 2520 Bayshore Blvd , 239-5880

BANK
BANK OF AMERICA, 6 Leland Ave., 622-4501

BAKERS
CUNEO BAKERY, 96 Leland Ave., 239-6090
LITTLE QUIAPO BAKE SHOP, 169 Leland Ave , 239-2253

BARBERS
DeMASI'S BARBER SHOP, 35 Leland Ave
THE SHOP (JB), 178 Leland Ave., 239-6709

BEAUTICIANS
ANGEL COIFFURES, 5 Leland Ave., 239-9891
MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381
MIZ RENA'S SALON, 19 Blanken Ave., 467-3399
NAILS BY JENNY, 50 Leland Ave., 333-6800
WHO'S BAOO, 224 Leland Ave., 657-3156

BLIND CLEANING
SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506

BOARDING HOUSE
ABLE'S CASA, 850 Rutland St., 333-4664, fax 333-4693

BOOKKEEPERS
AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927
VERNA WALLACE E.A., 2320 Bayshore Blvd., 239-5333

CARPETS
HANSAN INTERIORS, 41 Leland Ave., 333-6382

CASKETS
CASKETORIUM, INC , 93 Leland Ave., 585-3451

CHURCHES
CHURCH OF THE VISITACION, 655 Sunnydale Ave , 239-5950
IGLESIA EL ESPIRITU SANTO, 38 Leland Ave
KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 468-1213
RIDGE VIEW UNITED METHODIST CHURCH, 590 Leland Ave., 239-5457
ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381
VALLEY BAPTIST CHURCH, 305 Raymond Ave 467-6055
VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St., 333-4503

CLOTHING
SPONA, 9 Leland Ave , 239-9631

COFFEE
HAPPY DONUT, 2600 Bayshore Blvd., 469-5309
PICCOLO PETE'S EUROPEAN COFFEE, 2155 Bayshore Blvd , 467-2442

DAY CARE
CAROUSEL DAY CARE, 261 Hahn St., 469-5353

DENTIST
VISITACION VALLEY DENTAL OFFICE (Albert Kuan, DDS), 37 Leland Ave., 239-5500

DEVELOPERS
GENEVA VALLEY DEVELOPMENT CORP., 333 Schwenn St., 587-7895

ELECTRICAL
TATE ELECTRIC (Joel Tate), 467-4657

FLORISTS
IL FIORE FLOWERS, 2466 San Bruno Ave 468-0145

GARDEN ORNAMENTS
SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd., 239-5990

GROCERS
E-Z STOP MARKET, 2203 Geneva Ave , 585-9240
FIVE MILE MARKET, 3574 San Bruno Ave , 467-7300
K.C. MARKET, 400 Wilde St., 467-3024
LITTLE VILLAGE MARKET, 1450 Sunnydale Ave., 586-1815
M & M SHORTSTOP, 2145 Geneva Ave , 585-0878
PICCOLO PETE, 2155 Bayshore Blvd., 468-6800
SARI-SARI FOOD STORE, 58 Leland Ave., 239-0580
7-11, 2200 Bayshore Blvd., 468-8646
SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851
SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5506
SUPER FAIR MARKET, 201 Leland Ave., 239-6856
TEDDY'S MARKET, 298 Teddy Ave
VALLEY SUPER MARKET, 65 Leland Ave , 239-7520

HERBS
SAN ON HERBS, 33-A Leland Ave 333-7469

HYPNOTHERAPY
VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave., 468-5631

INSURANCE
ROBERT LEHMAN, CLTC, CMFC, 333-0850

KITCHEN CABINETS
LEE CHANG INTERNATIONAL, INC , 25 Leland Ave. 333-2730, fax 333-1706

LAUNDRY/CLEANERS
BAY WASH, 44 Leland Ave
CITY WASH INTERNATIONAL, 83 Leland Ave , 333-9467
COIN WASH & DRY LAUNDRY, 186 Leland Ave
FORTY-NINER CLEANERS (David Chan), 51 Leland Ave., 239-6418
LELAND AVENUE CLEANERS, 151 Leland Ave., 586-1412
VALLEY LAUNDRY, 90 Leland Ave
VISITACION VALLEY LAUNDRY, 108 Leland Ave , 239-9030

LEARNING
3-N-1 LEARNING ACADEMY, 240 Leland Ave , 584-8555
VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907
VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320

LIBRARY
VISITACION VALLEY BRANCH, 45 Leland Ave , 239-5270

LODGING
THRIFTLODGE, 2011 Bayshore Blvd., 467-8811

MANUFACTURER
NATIONWIDE PAPER, 345 Schwerin St , 586-9160

MEDICAL
AMERICAN RED CROSS, BAY AREA CHARTER, 1704 Sunnydale Ave., 584-3620
HAWKINS VILLAGE MEDICAL CLINIC (Dept of Public Health), 333 Schwenn St., Appointments 715-0310
OR SAM HO, MD, 9 Silliman St. No. 4, 337-6135
NORTH EAST MEDICAL SERVICES, LELAND AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)
PORTOLA FOOT & ANKLE CLINIC (Dr. Divyang Patel) 2858 San Bruno Ave 467-7500

NOTARY
ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave , 333-4900

ORGANIZATIONS
ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689
GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700
GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnydale Ave., 333 Schwenn St , 584-4044
JOHN KING SENIOR COMMUNITY, 500 Raymond Ave , 239-6233
LELAND HOUSE, 141 Leland Ave., 405-2000
VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave , 467-4499

PHARMACY
VISITACION VALLEY PHARMACY, 100 Leland Ave , 239-5811

PHOTOGRAPHER
WALTER CORBIN PHOTOGRARHY (freelance), 435 Sawyer St , 587-9471, fax 337-8620

PLUMBING
MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401

POST OFFICE
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HUD Report Shows Housing Discrimination on the Decline

From Page 1

HUD will use the research to document the nation's progress in reducing housing discrimination, but also to better target education and enforcement resources. Since 1989, HUD has been competitively awarding grants to public and private fair housing groups as well as to state and local agencies under the Fair Housing Initiatives Program (FHIP). Groups use the money to educate the public and housing industry about discrimination laws, to promote fair housing,and to investigate allegations of housing discrimination. Initially funded at $5 million, HUD this year is awarding $20 million in FHIP grants.

Methodology

The study used a technique called "paired testing" to measure the level of housing discrimination. Paired testing matches two individuals, one minority and the other white non-Hispanic, and assigns them otherwise nearly identical characteristics. They both respond to the same advertisement within a short time of one another and independently record their experiences. Analysts then compare those experiences to determine which tester received adverse treatment on different treatment variables. Treatment variables are the various opportunities agents have to behave differently toward the paired testers. For example. each tester asks about the same advertised unit. If the unit is available to one and not the other, that test is recorded as showing adverse treatment toward the tester for whom the unit was not available.

Report Findings

The results, based on 4,600-paired tests, show that between 1989 and 2000:

*Renters: Discrimination against blacks has declined to 22%, down from 26% but discrimination against Hispanics has stayed about the same at approximately 25%.

*Home Sales: Discrimination against blacks has declined to 17%, down from 29% and has declined for Hispanic homebuyers to 20%, down from 27%.

Overall, Hispanic renters now are more likely than African Americans to experience discrimination in their housing search.

Forms of Discrimination

Some types of adverse treatment toward minorities are more prevalent than others depending on the type of transaction and the race or ethnicity being tested. Specifically:

*Black renters - housing availability and inspections;

*Hispanic renters - housing availability, inspections and encouragement;

*Black buyers - inspections, steering, financing help and encouragement;

*Hispanic buyers - steering and financing help.

"Housing availability" refers to whether a tester is told that an advertised unit, or something comparable, is available to the tester. For example, a minority tester might be told, "sorry, we just rented the last one" when a white tester is told "yes."

"Inspections" refers to whether a tester was actually able to see the advertised unit or similar units or homes. This factor also includes a comparison between testers of the number of units they actually see.

"Encouragement" refers to the way the rental or sales agent encouraged or helped the tester to complete the transaction, including inviting the tester to complete an application or arrange for future meetings.

"Steering" occurs when one tester is recommended or shown units located in neighborhoods that are more white than the other tester.

"Financing help" pertains to the level of information and assistance with mortgage financing from the real estate agent the tester visited.

Although rates of adverse treatment are down on most measures for African American and Hispanic homebuyers, there are worrisome upward trends of adverse treatment in the areas of geographic steering for African Americans and, relative to non-Hispanic whites, the amount of help agents provide to Hispanics with obtaining financing. On the rental side, Hispanics are more likely in 2000 than in 1989 to be quoted a higher rent than their white counterpart for the same unit.

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Metropolitan Data

The study specifically measures the level of Hispanic and/or black housing discrimination versus the treatment of white testers in 20 metropolitan housing markets:

*Black and Hispanic testing: Austin, Chicago, Denver, Houston, Los Angeles, New York.

Hispanic Testing Only: Pueblo, CO; San Antonio; San Diego; Tucson.

*Black Testing Only - Atlanta, Birmingham, Dayton-Springfield, OH, Detroit, Macon, GA, New Orleans, Orlando, Philadelphia, Pittsburgh, Washington, DC.

These results show that most metropolitan areas experience housing discrimination at or near the national level. However, for black/white tests, the overall incidence of consistent white-favored treatment for renters was higher than the national average in Atlanta, and significantly lower than the average in Chicago and Detroit. In sales, discrimination was higher than the national average in Austin, TX and Birmingham, AL; and significantly lower in Atlanta and Macon, GA. For Hispanic/non-Hispanic white tests, the incidence of consistent white-favored treatment for renters was lower than the national average in Denver. In sales, discrimination against Hispanic renters was above average in Austin and New York and below average in Pueblo and Tucson.

This is the first phase of four housing discrimination reports. Future studies will provide a national estimate of discrimination against Asians, statewide estimates of discrimination against Native Americans, and metropolitan estimates of discrimination against persons with disabilities. In addition to the 20 markets with data from black and/or Hispanic tests, paired tests were done in three additional markets (Minneapolis, Phoenix and Cochise Co., AZ) as part of a pilot test for methodology in testing for discrimination against Asians and Native Americans, for a total of 23 markets covered by Phase 1 of the study.

What Everyone Should Know of Life Insurance

Life insurance. Chances are you know you need it, but you have concerns about whether you can afford it. The price you pay for life insurance depends on your age, health, and lifestyle, but there are ways to lower your insurance premiums, even if you fall into a higher-risk category.

Following are some simple suggestions from Insurance.com, an affiliate of Fidelity Investments:

1. Check out the rates. Premiums can vary greatly based on the term length and the amount of coverage you need. Avoiding the hassle of contacting each insurance company separately, Insurance.com makes it easy to shop for life insurance. The site allows you to receive free competitive quotes from leading carriers across the country. The process involves a few basic questions and takes only a couple of minutes.

2. Round up. Often, you'll actually pay less for a little more insurance as you approach multiples of $250,000 in coverage. For example, $240,000 of coverage might cost $275 per year, while $250,000 in coverage might cost only $260 per year. Find out the rate per $1,000 of coverage, which often drops once you pass a certain level of coverage. This figure will help you determine how to get the most insurance for the least money.

3. Consider quitting. Everyone knows that you'll save money on your insurance premiums if you quit smoking, start exercising and lose weight. However, you might be surprised to find out just how much you can save. Many companies charge smokers double the non-smoker rate for insurance.

4. Forget the riders. While riders may add value to your life insurance policy in certain situations, many-such as accidental death and child coverage-may simply be unnecessary expenses, depending on your personal circumstances. Paying lots of extra money to cover an event, if it's almost guaranteed not to happen to you, just doesn't make sense when you're trying to cut costs. Additionally, many riders simply provide duplicate coverage once your overall insurance needs are met.

5. Find out about hidden fees. You may not realize it, but your insurance could end up costing you more if you choose to make "convenient monthly payments" rather than paying the entire premium up front. Before you choose a payment plan, compare the single payment price to the total cost of the monthly payments. Do the math, and decide whether the convenience is worthwhile. *NAPS*

Electrical Fire Risks

By understanding and respecting the power of electricity, and the role it can play in home fires, you can reduce fire risk. Electrical fires cause millions of dollars in property damage per year. The chief fire culprits are:

*Incorrectly installed wiring.

*Overloaded circuits and extension cords.

*Improper plugs, switches and outlets.

*Misuse and poor maintenance of lighting.

Safety experts at The Hartford Financial Services Group, Inc. point to the following warning signs that may indicate electrical problems that could cause a fire. If you experience any of these warnings in your home, contact a licensed electrician to repair the problem:

*Flickering or dimming lights.

*Switches or outlets that are hot to the touch or emit an acrid odor.

*Discolored cords, outlets and switchplates.

*Repeated blown fuses or tripped circuit breakers.

Cords, Outlets and Plugs

The Hartford safety experts also remind homeowners not to run cords under carpeting or other combustible material or across doorways or frequently traveled areas. Discard frayed or broken cords and never splice two cords together. And, be sure plugs fit snugly in outlets to prevent shock and excess heat.

A free booklet called Fire Sense: A Smart Way to Prevent, Detect and Escape Home Fires is available by writing to: The Hartford, Fire Sense, 200 Executive Blvd., Southington, CT 06489 or by visiting www.thehartford.com/firesense. *NAPS*

Chicken and Biscuits For Families on the Go

Even busy, on-the-go families can enjoy the favorite combination of chicken and warm biscuits with this easy recipe for Cheesy Chicken Biscuit Sandwiches.

The hot sandwiches are convenient to make and use ingredients you may already keep on hand, such as refrigerated biscuits, chicken breasts and cheese. With the simple preparation and no need for utensils, there's only one pan to clean up.

So whether you're off to soccer practice or relaxing in the family room, kids and adults alike can have fun eating these casual, delicious sandwiches.

Cheesy Chicken Biscuit Sandwiches

1 (16.3-oz.) can Pillsbury Grands! Refrigerated Buttermilk Biscuits; 1 lb. boneless skinless chicken breast halves, cut into eight 1 to 11/2-inch strips; 1/8 teaspoon salt; 1/8 teaspoon pepper; 8 (3/4-oz.) slices American cheese, cut in half.

Heat oven to 375 F. Separate dough into 8 biscuits. Press out each biscuit to form 5-inch round.

Place chicken strip in middle of each dough round. Sprinkle with salt and pepper. Place 2 cheese slice halves on top of each chicken strip. Fold both sides of dough to the center, slightly overlapping. Secure with toothpick. Place on large cookie sheet.

Bake at 375 F. for 18 to 20 minutes or until chicken is no longer pink. Remove toothpick before serving.

Makes 8 servings. *NAPS*

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歡迎親臨參觀本中心！

(415) 586-6998

Evening and Saturday Hours Coming Soon

161 Leland Ave., San Francisco, CA 94134 Monday to Friday 9 a.m. to 4:30 p.m.